



Bank Holding Company Performance Report December 31, 2020—FR BHCPR

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BHC Name FULTON FINANCIAL CORPORATION

City/State LANCASTER, PA

Bank Holding Company Information

Federal Reserve District: 3

Consolidated Assets (\$000): 25,874,628

Peer Group Number: 1 Number in Peer Group: 128

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FULTON FINANCIAL CORPORATION

ONE PENN SQUARE

LANCASTER, PA 17602

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Summary Ratios

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Average assets (\$000)	24,208,165	21,224,678	20,046,426	19,504,875	
Net income (\$000)	178,039	226,338	208,393	171,753	
Number of BHCs in peer group	128	125	118	108	

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.65	2.77	36	3.12	3.01	49	3.21	3.08	51	3.07	2.92	53			
+ Non-interest income	0.92	1.21	41	0.99	1.32	43	0.98	1.31	39	1	1.35	33			
- Overhead expense	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56	2.68	2.72	51			
- Provision for credit losses	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80	0.12	0.16	45			
+ Securities gains (losses)	0.01	0.02	55	0.02	0.01	84	0	0	65	0.05	0.01	89			
+ Other tax equivalent adjustments	0	0	48	0	0	78	0	0	82	0	0	47			
= Pretax net operating income (tax equivalent)	0.89	1.04	35	1.30	1.56	28	1.22	1.57	20	1.32	1.43	36			
Net operating income	0.74	0.81	37	1.07	1.19	32	1.04	1.24	26	0.88	0.89	44			
Net income	0.74	0.82	36	1.07	1.19	32	1.04	1.24	26	0.88	0.90	44			
Net income (Subchapter S adjusted)				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.30	3.55	28	4.25	4.41	37	4.08	4.24	40	3.78	3.80	49			
Interest expense	0.50	0.52	54	0.90	1.08	37	0.68	0.86	36	0.51	0.60	47			
Net interest income (tax equivalent)	2.81	3.01	32	3.35	3.33	46	3.41	3.38	42	3.27	3.19	47			
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.05	0.27	16	0.22	0.21	61	0.34	0.22	80	0.12	0.24	39			
Earnings coverage of net loan and lease losses (X)	29.36	22.91	72	8.24	24.40	34	5.22	21.75	21	13.90	19.67	59			
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.47	1.58	46	0.97	0.83	68	0.99	0.90	66	1.08	0.98	63			
Allowance for loan and lease losses / Total loans and leases	1.46	1.55	48	0.97	0.81	69	0.99	0.89	66	1.07	0.96	63			
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.74	0.71	59	0.78	0.57	73	0.86	0.61	76	0.85	0.72	66			
30-89 days past due loans and leases / Total loans and leases	0.42	0.39	65	0.45	0.43	63	0.42	0.44	55	0.39	0.47	46			
Liquidity and Funding															
Net noncore funding dependence	1.12	3.20	48	7.87	14.45	29	11.23	16.62	33	9.22	17.03	28			
Net short-term noncore funding dependence	-2.50	-4.76	55	4.63	3.38	45	7.87	4.66	53	6.33	4.83	53			
Net loans and leases / Total assets	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88	78.40	62.73	90			
Capitalization															
Tier 1 leverage ratio	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28	8.93	9.53	33			
Holding company equity capital / Total assets	10.11	11.16	34	10.71	12.43	30	10.89	12.22	33	11.18	11.94	47			
Total equity capital (including minority interest) / Total assets	10.11	11.29	33	10.71	12.57	28	10.89	12.27	32	11.18	12.01	44			
Common equity tier 1 capital / Total risk-weighted assets	9.54	12.38	4	9.70	12.17	13	10.22	12.12	22	10.38	12.19	23			
Net loans and leases / Equity capital (X)	7.16	5.58	79	7.14	5.21	84	7.14	5.29	84	7.01	5.27	82			
Cash dividends / Net income	52.15	42.30	65	41.08	33.12	65	43.71	27.31	81	47.88	31.29	77			
Cash dividends / Net income (Subchapter S adjusted)		-0.65			-12.02			17.36			47.52				
Growth Rates															
Assets	18.35	16.68	59	5.92	9.26	48	3.46	7	41	5.63	8.28	55			
Equity capital	11.73	6.99	77	4.21	10.49	31	0.79	7.89	25	5.13	10.18	44			
Net loans and leases	11.93	9.07	68	4.24	9.10	32	2.60	7.89	24	7.37	9.38	53			
Noncore funding	2.38	-12.18	68	-21.50	6.59	12	22.51	10.67	73	-12.36	5.59	36			
Parent Company Ratios															
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Long-term debt / Equity capital	28.40	13.56	80	15.85	13.04	69	16.48	13.37	72	16.58	12.69	70			
Equity investment in subsidiaries / Equity capital	128.34	102.81	96	127	103.22	96	128.02	103.10	96	126.75	102.10	96			
Cash from ops + noncash items + op expense / Op expense + dividends	-267.18	147.24	0	127.30	190.27	29	132.21	174.91	31	93.59	148.20	20			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	646,712	726,552	671,277	593,519		-10.99	24.80
Income from lease financing receivables.....	11,442	12,730	12,924	11,318		-10.12	71.75
Fully taxable income on loans and leases.....	636,966	703,151	655,035	578,691		-9.41	26.06
Tax-exempt income on loans and leases.....	21,188	36,131	29,166	26,146		-41.36	8.14
Estimated tax benefit on income on loans and leases.....	6,172	9,305	8,572	16,085		-33.66	-53.15
Income on loans and leases (tax equivalent).....	664,326	748,587	692,773	620,922		-11.26	23.47
Investment interest income (tax equivalent).....	85,431	80,435	71,669	66,079		6.21	43.73
Interest on balances due from depository institutions.....	1,959	4,357	2,555	2,423		-55.04	305.59
Interest income on other earning assets.....	3,486	4,894	3,638	2,643		-28.77	-18.97
Total interest income (tax equivalent).....	755,202	838,273	770,635	692,067		-9.91	25.39
Interest on time deposits of \$250K or more	5,526	8,159	5,068	3,648		-32.27	
Interest on time deposits < \$250K.....	37,197	43,562	30,093	27,017		-14.61	
Interest on foreign office deposits	0	0					
Interest on other deposits	27,202	80,053	52,551	27,126		-66.02	177.88
Interest on other borrowings and trading liabilities.....	17,240	29,393	24,596	18,994		-41.35	-38.37
Interest on subordinated debt and mandatory convertible securities	26,527	15,750	15,750	16,717		68.43	72.95
Total interest expense.....	113,692	176,917	128,058	93,502		-35.74	35.68
Net interest income (tax equivalent).....	641,510	661,356	642,577	598,565		-3.00	23.73
Non-interest income.....	222,667	209,228	196,246	195,598		6.42	30.23
Adjusted operating income (tax equivalent)	864,177	870,584	838,823	794,163		-0.74	25.34
Overhead expense.....	574,934	565,538	546,862	522,274		1.66	20.19
Provision for credit losses.....	77,760	32,825	46,907	23,305			3356.00
Securities gains (losses)	3,053	4,733	37	9,071		-35.50	-66.32
Other tax equivalent adjustments	0	1	2	0		-100.00	
Pretax net operating income (tax equivalent).....	214,536	276,955	245,093	257,655		-22.54	-1.54
Applicable income taxes	24,194	37,650	24,577	62,701		-35.74	-51.54
Tax equivalent adjustments	12,303	12,967	12,123	23,201		-5.12	-33.39
Applicable income taxes (tax equivalent).....	36,497	50,617	36,700	85,902		-27.90	-46.63
Minority interest	0	0	0	0			
Net income before discontinued operations, net of minority interest	178,039	226,338	208,393	171,753		-21.34	19.09
Discontinued operations, net of applicable income taxes.....	0	0	0	0			
Net income attributable to holding company.....	178,039	226,338	208,393	171,753		-21.34	19.09
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	178,039	226,338	208,393	171,753		-21.34	19.09
Investment securities income (tax equivalent).....	85,431	80,435	71,669	66,079		6.21	43.73
US Treasury and agency securities (excluding mortgage-backed securities)	0	315	689	143		-100.00	-100.00
Mortgage-backed securities	43,095	49,865	47,831	40,549		-13.58	9.66
All other securities	42,336	30,255	23,149	25,387		39.93	116.06
Cash dividends declared.....	92,842	92,980	91,081	82,233		-0.15	39.14
Common	90,707	92,980	91,081	82,233		-2.44	35.94
Preferred.....	2,135	0	0	0			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Average Assets															
Interest income (tax equivalent)	3.12	3.27	35	3.95	4	48	3.84	3.87	51	3.55	3.47	55			
Less: Interest expense	0.47	0.48	57	0.83	0.98	38	0.64	0.79	36	0.48	0.55	51			
Equals: Net interest income (tax equivalent)	2.65	2.77	36	3.12	3.01	49	3.21	3.08	51	3.07	2.92	53			
Plus: Non-interest income	0.92	1.21	41	0.99	1.32	43	0.98	1.31	39	1	1.35	33			
Equals: adjusted operating income (tax equivalent)	3.57	4.04	28	4.10	4.41	36	4.18	4.46	36	4.07	4.33	38			
Less: Overhead expense	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56	2.68	2.72	51			
Less: Provision for credit losses	0.32	0.51	26	0.15	0.15	64	0.23	0.14	80	0.12	0.16	45			
Plus: Realized gains (losses) on held-to-maturities securities	0	0	46	0	0	49	0	0	51	0	0	47			
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.02	55	0.02	0.01	84	0	0	65	0.05	0.01	90			
Plus: other tax equivalent adjustments	0	0	48	0	0	78	0	0	82	0	0	47			
Equals: Pretax net operating income (tax equivalent)	0.89	1.04	35	1.30	1.56	28	1.22	1.57	20	1.32	1.43	36			
Less: Applicable income taxes (tax equivalent)	0.15	0.23	27	0.24	0.36	18	0.18	0.33	12	0.44	0.55	31			
Less: Minority interest	0	0	42	0	0	36	0	0	36	0	0	34			
Equals: Net operating income	0.74	0.81	37	1.07	1.19	32	1.04	1.24	26	0.88	0.89	44			
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	51	0	0	48			
Equals: Net income	0.74	0.82	36	1.07	1.19	32	1.04	1.24	26	0.88	0.90	44			
Memo: Net income (last four quarters)	0.74	0.82	36	1.07	1.19	32	1.04	1.24	25	0.88	0.91	44			
Net income—BHC and noncontrolling (minority) interest	0.74	0.83	36	1.07	1.20	31	1.04	1.25	26	0.88	0.91	44			
Margin Analysis															
Average earning assets / Average assets	94.46	92.32	74	92.98	91.05	70	94.14	91.48	77	93.76	91.61	73			
Average interest-bearing funds / Average assets	64.35	64.06	55	67.32	65.57	60	66.72	65.56	62	64.62	65.75	45			
Interest income (tax equivalent) / Average earning assets	3.30	3.55	28	4.25	4.41	37	4.08	4.24	40	3.78	3.80	49			
Interest expense / Average earning assets	0.50	0.52	54	0.90	1.08	37	0.68	0.86	36	0.51	0.60	47			
Net interest income (tax equivalent) / Average earning assets	2.81	3.01	32	3.35	3.33	46	3.41	3.38	42	3.27	3.19	47			
Yield or Cost															
Total loans and leases (tax equivalent)	3.62	4.27	13	4.56	5.09	17	4.37	4.95	15	4.07	4.52	22			
Interest-bearing bank balances	0.20	0.27	31	1.27	2.04	15	0.92	1.64	9	0.71	1.05	13			
Federal funds sold and reverse repos		0.68			2.44			2.17				1.41			
Trading assets	0	0.60	23	0	0.99	21	0	1.11	19	0	1.11	17			
Total earning assets	3.25	3.51	28	4.18	4.36	36	4.02	4.20	39	3.66	3.73	45			
Investment securities (tax equivalent)	2.76	2.25	82	2.89	2.76	66	2.74	2.68	60	2.62	2.47	65			
US Treasury and agency securities (excluding mortgage-backed securities)		1.75		4.68	2.32	94	2.48	2.05	79	2.40	1.62	89			
Mortgage-backed securities	2.48	2.05	88	2.66	2.61	58	2.36	2.50	35	2.11	2.23	42			
All other securities	3.24	3.24	58	3.41	4.06	32	3.67	4.20	52	4.10	3.66	67			
Interest-bearing deposits	0.51	0.53	53	1.05	1.10	51	0.76	0.81	50	0.52	0.49	59			
Time deposits of \$250K or more	1.31	1.42	38	1.71	1.96	27	1.27	1.44	35						
Time deposits < \$250K	1.61	1.36	66	1.74	1.82	40	1.28	1.29	46						
Other domestic deposits	0.25	0.36	35	0.84	0.93	45	0.60	0.67	48						
Foreign deposits		0.42			1.19			0.97			0.51				
Federal funds purchased and repos	0.25	0.62	17	1.52	1.86	38	0.90	1.51	31	0.65	0.94	38			
Other borrowed funds and trading liabilities	0.81	1.50	20	1.55	2.38	12	1.56	2.28	11	1.29	1.77	23			
All interest-bearing funds	0.73	0.74	55	1.24	1.49	32	0.96	1.19	35	0.74	0.82	55			

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Non-interest Income and Expenses					
Total non-interest income	222,667	209,228	196,246	195,598	
Fiduciary activities income	30,634	29,295	28,710	27,376	
Service charges on deposit accounts - domestic	39,105	49,683	48,889	52,859	
Trading revenue.....	16,484	14,875	9,831	11,694	
Investment banking fees and commissions.....	28,288	26,118	23,255	21,540	
Insurance activities revenue.....	192	265	183	333	
Venture capital revenue.....	0	0	0	0	
Net servicing fees	-10,311	6,109	6,694	7,293	
Net securitization income	0	0	0	0	
Net gains (losses) on sales of loans, OREO, other assets.....	45,485	19,477	14,708	12,624	
Other non-interest income.....	72,790	63,406	63,976	61,879	
Total overhead expenses	574,934	565,538	546,862	522,274	
Personnel expense.....	324,396	311,934	303,202	290,130	
Net occupancy expense.....	66,898	66,401	64,921	62,643	
Goodwill impairment losses	0	0	0	0	
Amortization expenses and impairment loss (other intangible assets).....	529	1,427	0	0	
Other operating expenses.....	183,111	185,776	178,739	169,501	
Fee income on mutual funds and annuities.....	28,288	26,118	23,269	21,686	
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	
Number of equivalent employees	3,256	3,521	3,522	3,594	
Average personnel expense per employee.....	99.63	88.59	86.09	80.73	
Average assets per employee.....	7,434.94	6,028.03	5,691.77	5,427.07	

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	12.70	2.02	98	12.48	2.72	95	11.86	3.08	94	11.09	2.85	99		
Overhead expenses / Net Interest Income + non-interest income	67.49	62.28	74	65.94	61.29	72	66.15	60.88	75	67.74	63.61	73		
Percent of Average Assets														
Total overhead expense	2.37	2.57	47	2.66	2.69	56	2.73	2.71	56	2.68	2.72	51		
Personnel expense.....	1.34	1.30	55	1.47	1.41	53	1.51	1.44	57	1.49	1.42	56		
Net occupancy expense.....	0.28	0.26	61	0.31	0.28	65	0.32	0.28	64	0.32	0.29	64		
Other operating expenses.....	0.76	0.94	45	0.88	0.97	53	0.89	0.97	52	0.87	1	44		
Overhead less non-interest income	1.46	1.25	71	1.68	1.32	74	1.75	1.38	74	1.67	1.34	73		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	66.53	61.82	71	64.96	60.64	71	65.19	60.37	74	65.76	62.73	70		
Personnel expense.....	37.54	32.36	82	35.83	32.39	70	36.15	32.51	72	36.53	32.93	69		
Net occupancy expense.....	7.74	6.58	69	7.63	6.52	72	7.74	6.48	74	7.89	6.70	69		
Other operating expenses.....	21.25	22.28	61	21.50	21.20	61	21.31	20.90	60	21.34	22.41	48		
Total non-interest income	25.77	28.83	48	24.03	29.23	47	23.40	28.50	42	24.63	31.08	40		
Fiduciary activities income	3.54	2.09	73	3.36	1.97	74	3.42	2.14	73	3.45	2.38	69		
Service charges on domestic deposit accounts	4.53	3.27	72	5.71	3.88	72	5.83	4.15	67	6.66	4.28	76		
Trading revenue.....	1.91	1.28	77	1.71	1.18	80	1.17	0.85	78	1.47	0.90	80		
Investment banking fees and commissions.....	3.27	2.46	74	3	3.54	70	2.77	3.42	68	2.71	3.62	68		
Insurance activities revenue.....	0.02	0.41	38	0.03	0.47	40	0.02	0.47	37	0.04	0.55	39		
Venture capital revenue.....	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01	44		
Net servicing fees	-1.19	0.01	11	0.70	0.28	80	0.80	0.65	68	0.92	0.60	72		
Net securitization income	0	0	45	0	0.01	44	0	0.01	44	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets	5.26	3.92	68	2.24	1.86	65	1.75	1.61	62	1.59	1.67	57		
Other non-interest income.....	8.42	9.65	51	7.28	10.04	38	7.63	9.86	46	7.79	10.77	37		
Overhead less non-interest income	40.76	31.93	74	40.93	31.06	80	41.80	31.46	84	41.13	31.19	85		
Applicable income taxes / Pretax net operating income (tax equivalent).....	11.28	18.63	13	13.59	20.56	6	10.03	19.04	9	24.34	32.99	25		
Applicable income tax + TE / Pretax net operating income + TE	17.01	21.18	16	18.28	23.23	11	14.97	21.56	11	33.34	37.95	31		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Real estate loans	13,142,443	12,204,363	11,713,112	11,490,237			7.69	31.67
Commercial and industrial loans	3,675,434	2,499,612	2,284,815	2,299,469			47.04	65.19
Loans to individuals	484,600	480,255	435,162	325,275			0.90	76.19
Loans to depository institutions and acceptances of other banks	99,445	68,900	49	5			44.33	
Agricultural loans	185,431	175,046	209,541	217,716			5.93	7.41
Other loans and leases	1,414,550	1,464,556	1,566,432	1,479,584			-3.41	17.07
Less: Unearned income	0	0	0	0				
Loans and leases, net of unearned income	19,001,903	16,892,732	16,209,111	15,812,286			12.49	37.08
Less: Allowance for loan and lease losses	277,567	163,622	160,537	169,910			69.64	64.19
Net loans and leases	18,724,336	16,729,110	16,048,574	15,642,376			11.93	36.74
Debt securities that reprice or mature in over 1 year	3,329,075	2,864,549	2,679,358	2,529,411			16.22	39.45
Mutual funds and equity securities	30,930	21,785	21,791	153			41.98	49.07
Subtotal	22,084,341	19,615,444	18,749,723	18,171,940			12.59	37.16
Interest-bearing bank balances	1,696,440	363,723	320,460	293,805			366.41	636.62
Federal funds sold and reverse repos	0	0	0	0				
Debt securities that reprice or mature within 1 year	11,349	2,830	6,740	16,920			301.02	-85.06
Trading assets	330,953	143,423	48,446	26,602			130.75	905.51
Total earning assets	24,123,083	20,125,420	19,126,244	18,509,974			19.86	46.73
Non-interest-bearing cash and due from depository institutions	120,462	132,283	103,436	108,291			-8.94	19.13
Premises, fixed assets, and leases	307,326	333,767	224,947	211,105			-7.92	45.67
Other real estate owned	4,178	6,831	10,518	9,823			-38.84	-62.36
Investment in unconsolidated subsidiaries	496	496	496	496			0.00	0.00
Intangible and other assets	1,319,083	1,263,130	1,175,360	1,111,524			4.43	19.61
Total assets	25,874,628	21,861,927	20,641,001	19,951,213			18.35	44.82
Quarterly average assets	25,720,819	21,794,513	20,119,746	19,987,043			18.02	45.03
Average loans and leases (YTD)	18,345,596	16,402,443	15,851,935	15,265,629			11.85	45.68
Memoranda								
Loans held-for-sale	83,886	37,828	27,099	31,530			121.76	396.78
Loans not held-for-sale	18,918,017	16,854,904	16,182,012	15,780,756			12.24	36.64
Real estate loans secured by 1–4 family	4,866,723	4,428,797	4,141,698	3,951,629			9.89	40.64
Commercial real estate loans	7,585,106	7,072,821	6,853,613	6,825,157			7.24	28.55
Construction and land development	992,262	842,390	794,274	888,726			17.79	39.79
Multifamily	626,296	521,302	437,340	440,526			20.14	86.19
Nonfarm nonresidential	5,966,548	5,709,129	5,621,999	5,495,905			4.51	22.91
Real estate loans secured by farmland	690,614	702,745	717,801	713,451			-1.73	11.35
Total investment securities	3,371,354	2,889,164	2,708,764	2,547,191			16.69	35.72
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	31,632	5,938			-100.00	
Municipal securities	952,613	658,674	440,960	414,573			44.63	255.06
Mortgage-backed securities	1,922,461	1,735,169	2,007,585	1,936,174			10.79	-2.92
Asset-backed securities	98,205	96,179	98,138	93,751			2.11	5.33
Other debt securities	367,145	377,357	108,658	96,602			-2.71	281.45
Mutual funds and equity securities	30,930	21,785	21,791	153			41.98	49.07
Available-for-sale securities	3,062,143	2,497,538	2,080,294	2,547,191			22.61	23.27
U.S. Treasury securities	0	0	0	0				
US agency securities (excluding mortgage-backed securities)	0	0	31,632	5,938			-100.00	
Municipal securities	952,613	658,674	284,826	414,573			44.63	255.06
Mortgage-backed securities	1,644,180	1,365,328	1,557,040	1,936,174			20.42	-16.98
Asset-backed securities	98,205	96,179	98,138	93,751			2.11	5.33
Other debt securities	367,145	377,357	108,658	96,602			-2.71	281.45
Mutual funds and equity securities	0	0	0	153			-100.00	
Held-to-maturity securities appreciation (depreciation)	18,576	13,864	4,740				33.99	
Available-for-sale securities appreciation (depreciation)	114,643	32,509	-34,971	-27,763			252.65	
Structured notes, fair value	0	0	0	0				
Pledged securities	520,457	462,572	973,425	1,833,321			12.51	-68.92

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
						1-Year	5-Year
Demand deposits	6,531,002	4,453,324	4,310,105	4,437,294		46.65	65.42
NOW, ATS and transaction accounts	5,903,946	4,776,861	4,240,974	4,018,107		23.59	71.07
Time deposits less brokered deposits) < \$250K.....	1,755,289	2,227,686	1,769,674	1,976,471		-21.21	
MMDA and other savings accounts	5,983,359	5,198,747	4,976,865	4,643,101		15.09	52.62
Other non-interest-bearing deposits.....	0	0	0	0			
Core deposits	20,173,596	16,656,618	15,297,618	15,074,973		21.11	55.63
Time deposits of \$250K or more	330,426	472,764	425,108	373,855		-30.11	
Foreign deposits	0	0	0	0			
Federal funds purchased and repos.....	58,375	383,241	444,777	617,524		-84.77	-84.94
Secured federal funds purchased	0	0	0	0			
Commercial paper	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less	571,743	331,733	421,990	325,507		72.35	27.50
Other borrowings w/remaining maturity over 1 year	660,530	458,539	488,795	321,342		44.05	170.02
Brokered deposits < \$250K	335,185	264,531	653,433	348,704		26.71	
Noncore funding	1,956,259	1,910,808	2,434,103	1,986,932		2.38	-13.08
Trading liabilities	165,207	75,265	34,152	21,898		119.50	401.94
Subordinated notes and debentures + trust preferred securities.....	635,225	391,496	391,496	391,496		62.26	73.32
Other liabilities	327,513	485,565	236,059	246,057		-32.55	53.99
Total liabilities.....	23,257,800	19,519,752	18,393,428	17,721,356		19.15	46.97
Equity Capital							
Perpetual preferred stock (including surplus).....	192,878	0	0	0			
Common stock.....	557,917	556,110	554,377	552,232		0.32	1.97
Common surplus.....	1,508,117	1,499,681	1,489,703	1,478,389		0.56	3.96
Retained earnings.....	1,120,781	1,079,390	946,032	821,619		3.83	74.69
Accumulated other comprehensive income	65,091	-137	-59,063	-32,974			
Other equity capital components	-827,956	-792,869	-683,476	-589,409			
Total holding company equity capital.....	2,616,828	2,342,175	2,247,573	2,229,857		11.73	28.16
Noncontrolling (minority) interest in subsidiaries	0	0	0	0			
Total equity capital, including minority interest	2,616,828	2,342,175	2,247,573	2,229,857		11.73	28.16
Total liabilities and capital	25,874,628	21,861,927	20,641,001	19,951,213		18.35	44.82
Memoranda							
Non-interest-bearing deposits.....	6,531,002	4,453,324	4,310,105	4,437,294		46.65	65.42
Interest-bearing deposits.....	14,308,205	12,940,589	12,066,054	11,360,238		10.57	40.49
Total deposits	20,839,207	17,393,913	16,376,159	15,797,532		19.81	47.46
Long-term debt that reprices within 1 year	0	0	0	0			-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,342,175	2,247,573	2,229,857	2,121,115			
Accounting restatements.....	-43,806	0	0	0			
Net income.....	178,039	226,338	208,393	171,753			
Net sale of new perpetual preferred stock	192,878	0	0	0			
Net sale of new common stock	7,375	6,362	6,735	9,007			
Sale of treasury stock	0	0	0	0			
Less: Purchase of treasury stock	39,748	111,457	95,308	0			
Changes incident to business combinations.....	0	0	0	0			
Less: Dividends declared	92,842	92,980	91,081	82,233			
Change in other comprehensive income	65,228	58,926	-18,988	5,475			
Changes in debit to ESOP liability.....	0	0	0	0			
Other adjustments to equity capital.....	7,529	7,413	7,965	4,740			
Holding company equity capital, ending balance	2,616,828	2,342,175	2,247,573	2,229,857			

Percent Composition of Assets

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Real estate loans	50.79	36.22	81	55.82	37.78	81	56.75	37.19	84	57.59	35.54	88			
Commercial and industrial loans	14.20	13.52	57	11.43	12.02	51	11.07	12.85	46	11.53	12.62	48			
Loans to individuals	1.87	3.40	52	2.20	4.20	50	2.11	4.31	49	1.63	4.47	45			
Loans to depository institutions and acceptances of other banks	0.38	0.03	91	0.32	0.04	88	0	0.05	58	0	0.06	51			
Agricultural loans.....	0.72	0.19	87	0.80	0.24	85	1.02	0.30	86	1.09	0.21	89			
Other loans and leases.....	5.47	4.63	63	6.70	5.01	67	7.59	5	71	7.42	5.10	68			
Net loans and leases.....	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88	78.40	62.73	90			
Debt securities over 1 year.....	12.87	15.55	34	13.10	14.60	45	12.98	14.63	45	12.68	14.83	42			
Mutual funds and equity securities	0.12	0.05	78	0.10	0.06	73	0.11	0.06	77	0	0.06	25			
Subtotal	85.35	78.16	78	89.72	79.65	94	90.84	79.97	94	91.08	79.31	95			
Interest-bearing bank balances	6.56	7.51	44	1.66	3.06	43	1.55	3.04	41	1.47	3.46	36			
Federal funds sold and reverse repos.....	0	0.82	26	0	1.57	25	0	1.66	23	0	1.81	21			
Debt securities 1 year or less	0.04	1.68	5	0.01	1.91	3	0.03	1.96	6	0.08	1.86	12			
Trading assets	1.28	1.01	79	0.66	1.19	74	0.23	1.33	65	0.13	1.34	52			
Total earning assets.....	93.23	91.05	75	92.06	89.53	74	92.66	89.74	78	92.78	89.84	77			
Non-interest cash and due from depository institutions.....	0.47	1.07	10	0.61	1.14	16	0.50	1.21	10	0.54	1.22	9			
Other real estate owned.....	0.02	0.02	58	0.03	0.03	61	0.05	0.04	66	0.05	0.05	63			
All other assets.....	6.30	7.82	31	7.34	9.27	29	6.84	8.98	26	6.68	8.86	30			
Memoranda															
Short-term investments	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18	1.56	8.69	14			
U.S. Treasury securities.....	0	0.84	17	0	1.03	11	0	1.04	14	0	1.02	12			
US agency securities (excluding mortgage-backed securities)	0	0.63	11	0	0.54	13	0.15	0.69	46	0.03	0.75	31			
Municipal securities	3.68	1.69	79	3.01	1.34	80	2.14	1.62	65	2.08	1.60	66			
Mortgage-backed securities	7.43	11.75	31	7.94	11.44	30	9.73	11.13	43	9.70	11.06	41			
Asset-backed securities	0.38	0.32	71	0.44	0.28	74	0.48	0.33	76	0.47	0.30	76			
Other debt securities	1.42	0.42	84	1.73	0.39	88	0.53	0.41	71	0.48	0.38	71			
Loans held-for-sale.....	0.32	0.52	48	0.17	0.39	46	0.13	0.30	47	0.16	0.33	46			
Loans held for investment	73.11	61.72	80	77.10	63.50	85	78.40	63.93	88	79.10	62.63	90			
Real estate loans secured by 1–4 family	18.81	11.91	80	20.26	13.29	76	20.07	13.46	78	19.81	13.44	76			
Revolving	4.47	1.66	95	5.78	2.07	93	6.70	2.27	94	7.38	2.40	94			
Closed-end, secured by first liens	14.20	9.81	73	14.28	10.69	73	13.10	10.57	65	12.08	10.35	63			
Closed-end, secured by junior liens	0.14	0.22	46	0.20	0.28	50	0.27	0.31	55	0.35	0.34	64			
Commercial real estate loans	29.31	22.22	65	32.35	22.23	71	33.20	21.58	75	34.21	19.88	81			
Construction and land development.....	3.83	3.40	60	3.85	3.44	60	3.85	3.51	57	4.45	3.25	65			
Multifamily.....	2.42	3.12	47	2.38	3.01	48	2.12	2.72	48	2.21	2.54	52			
Nonfarm nonresidential	23.06	14.72	79	26.11	14.69	83	27.24	14.44	89	27.55	13.30	93			
Real estate loans secured by farmland.....	2.67	0.33	96	3.21	0.36	96	3.48	0.41	96	3.58	0.32	96			

Loan Mix and Analysis of Concentrations of Credit

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
	69.16	57.15	69	72.25	57.46	70	72.26	56.49	72	72.67	54.84	77			
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.61	19.43	69	26.22	20.75	67	25.55	21.10	63	24.99	21.45	58			
Real estate loans secured by 1–4 family.....	6.09	2.64	91	7.48	3.15	92	8.53	3.50	94	9.31	3.77	92			
Revolving	19.52	16.59	65	18.74	17.39	58	17.02	17.39	49	15.68	17.41	41			
Closed-end.....	39.92	34.63	57	41.87	33.52	62	42.28	32.14	63	43.16	29.99	70			
Construction and land development.....	5.22	5.26	55	4.99	5.09	56	4.90	5.20	54	5.62	4.90	60			
1–4 family.....	1.31	0.93	66	1.48	0.94	70	1.45	1.02	68	1.70	0.89	74			
Other.....	3.91	4.19	52	3.50	4.02	50	3.45	4.05	48	3.92	3.90	56			
Multifamily.....	3.30	4.96	39	3.09	4.69	42	2.70	4.10	42	2.79	3.84	43			
Nonfarm nonresidential	31.40	22.93	71	33.80	22.15	75	34.68	21.40	80	34.76	20.03	85			
Owner-occupied.....	16.18	7.68	89	18.04	7.72	92	18.43	8.03	93	18.38	7.58	95			
Other.....	15.22	14.95	50	15.76	14.34	55	16.26	13.38	57	16.38	12.45	64			
Real estate loans secured by farmland.....	3.63	0.54	93	4.16	0.55	95	4.43	0.63	94	4.51	0.51	94			
Loans to depository institutions and acceptances of other banks.....	0.52	0.06	89	0.41	0.11	86	0	0.12	58	0	0.17	51			
Commercial and industrial loans	19.34	22.17	42	14.80	19.53	38	14.10	20.32	36	14.54	20.53	33			
Loans to individuals	2.55	6.13	48	2.84	7.13	47	2.68	7.36	45	2.06	7.61	41			
Credit card loans	0	0.65	44	0	0.81	42	0	1.02	41	0	1.12	39			
Agricultural loans.....	0.98	0.32	86	1.04	0.37	83	1.29	0.46	83	1.38	0.33	87			
Other loans and leases.....	7.44	9.09	57	8.67	9.85	57	9.66	9.66	62	9.36	10.32	59			
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	575.33	381.27	85	622.48	391.26	87	608.35	379.80	90	602.54	366.85	85			
Real estate loans secured by 1–4 family.....	213.05	125.03	86	225.89	138.18	79	215.11	137.84	82	207.22	138.55	78			
Revolving	50.65	17.42	94	64.43	21.26	94	71.80	23.33	94	77.19	25.05	94			
Closed-end.....	162.39	106.14	77	161.46	115.20	75	143.31	112.79	66	130.03	111.69	59			
Commercial real estate loans	332.05	234.65	75	360.75	229.44	79	355.96	219.72	79	357.91	204.45	85			
Construction and land development.....	43.44	35.62	61	42.97	34.95	63	41.25	35.36	60	46.60	32.91	66			
1–4 family.....	10.87	6.34	74	12.77	6.61	75	12.22	7.04	72	14.10	6.16	79			
Other.....	32.56	28.16	60	30.19	27.32	56	29.03	27.26	55	32.50	26.01	62			
Multifamily.....	27.42	32.74	50	26.59	31.04	50	22.71	27.85	49	23.10	25.95	51			
Nonfarm nonresidential	261.19	155.06	87	291.19	152.10	91	291.99	147.22	90	288.20	137.03	92			
Owner-occupied.....	134.58	52.37	95	155.40	53.07	95	155.14	54.89	95	152.41	51.62	96			
Other.....	126.61	100.54	60	135.79	97.41	66	136.85	91.80	68	135.79	84.09	74			
Real estate loans secured by farmland.....	30.23	3.44	96	35.84	3.60	95	37.28	4.02	96	37.41	3.31	96			
Loans to depository institutions and acceptances of other banks.....	4.35	0.28	92	3.51	0.44	90	0	0.54	58	0	0.68	50			
Commercial and industrial loans	160.90	139.91	61	127.49	122.02	54	118.67	128.82	48	120.58	126.55	51			
Loans to individuals	21.21	37.47	55	24.50	43.51	51	22.60	42.67	50	17.06	44.83	46			
Credit card loans	0	3.30	45	0	4.34	42	0	5.31	41	0	5.73	39			
Agricultural loans.....	8.12	1.88	88	8.93	2.18	86	10.88	2.72	86	11.42	1.88	89			
Other loans and leases.....	61.92	49.54	64	74.70	52.44	68	81.36	51.79	72	77.59	52.78	70			
Supplemental															
Non-owner occupied CRE loans / Gross loans	24.66	27.32	45	24.86	26.45	46	24.82	24.79	49	25.72	23.09	54			
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	205.15	183.76	53	214.16	178.57	57	208.92	167.93	59	213.23	156.17	65			
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	339.73	240.85	76	369.56	236.10	79	364.06	225.98	80	365.65	210.40	87			

Liquidity and Funding

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Total Assets															
Short-term investments	6.60	11.17	31	1.68	7.63	16	1.59	7.80	18	1.56	8.69	14			
Liquid assets	15.73	26.22	21	10.86	22.44	16	12.17	22.72	15	11.88	24.04	12			
Investment securities.....	13.03	17.85	31	13.22	16.99	34	13.12	17.27	34	12.77	17.35	33			
Net loans and leases.....	72.37	61.58	79	76.52	63.77	83	77.75	63.98	88	78.40	62.73	90			
Net loans, leases and standby letters of credit	73.52	62.48	81	77.91	64.84	86	79.25	65.07	89	80.04	63.89	93			
Core deposits	77.97	70.67	64	76.19	63.09	81	74.11	62.13	76	75.56	61.26	79			
Noncore funding	7.56	14.13	34	8.74	19.36	20	11.79	21.34	26	9.96	22.32	20			
Time deposits of \$250K or more	1.28	2.11	34	2.16	2.94	44	2.06	2.89	39	1.87	2.57	42			
Foreign deposits	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36			
Federal funds purchased and repos.....	0.23	1.47	33	1.75	1.94	62	2.15	1.97	68	3.10	2.23	74			
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	49			
Net federal funds purchased (sold).....	0.23	0.54	49	1.75	0.48	78	2.15	0.54	82	3.10	0.73	87			
Commercial paper	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44			
Other borrowings w/remaining maturity of 1 year or less	2.21	1.24	74	1.52	3.01	35	2.04	3.67	36	1.63	3.96	33			
Earning assets that reprice within 1 year	42.45	39.38	53	42.49	39.29	60	42.48	40.29	57	44.74	41.61	63			
Interest-bearing liabilities that reprice within 1 year.....	5.72	8.20	44	7.86	10.19	38	7.65	10.01	43	5.56	8.46	35			
Long-term debt that reprices within 1 year	0	0.47	27	0	0.96	25	0	1.34	25	0	1.58	23			
Net assets that reprice within 1 year	36.73	29.11	64	34.63	26.63	72	34.84	27.38	67	39.18	29.77	76			
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.12	3.20	48	7.87	14.45	29	11.23	16.62	33	9.22	17.03	28			
Net short-term noncore funding dependence	-2.50	-4.76	55	4.63	3.38	45	7.87	4.66	53	6.33	4.83	53			
Short-term investment / Short-term noncore funding	147.87	184.19	51	28.75	77.77	38	18.14	66.46	26	21.25	74.86	23			
Liquid assets - short-term noncore funding / Nonliquid assets.....	13.37	28.18	30	5.64	16.97	31	3.90	16.04	31	5.17	18.16	34			
Net loans and leases / Total deposits	89.85	79.43	77	96.18	90.31	66	98	90.08	78	99.02	90.14	75			
Net loans and leases / Core deposits	92.82	88.34	64	100.44	103.93	51	104.91	105	56	103.76	105.65	52			
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital.....	0.90	1.57	49	0.77	0.72	64	0.27	-0.82	89		-0.31				
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	5.54	4.31	70	1.81	1.36	66	-1.98	-1.98	50	-1.60	-0.77	28			
Structured notes appreciation (depreciation) / Tier 1 capital.....		0.02			0			-0.05			-0.08				
Percent of Investment Securities															
Held-to-maturity securities	8.25	11.38	54	12.80	12.67	59	22.40	16.19	63	0	15.76	10			
Available-for-sale securities	90.83	87.23	44	86.45	85.40	40	76.80	81.88	36	100	84.24	89			
U.S. Treasury securities.....	0	4.72	16	0	6.15	11	0	6.99	14	0	6.96	12			
US agency securities (excluding mortgage-backed securities)	0	4.01	10	0	3.49	13	1.17	4.02	48	0.23	4.42	30			
Municipal securities	28.26	9.83	83	22.80	7.75	84	16.28	9.16	75	16.28	9.31	72			
Mortgage-backed securities.....	57.02	66.64	36	60.06	67.43	37	74.11	65.45	58	76.01	65.34	65			
Asset-backed securities.....	2.91	1.91	73	3.33	1.66	76	3.62	2.05	77	3.68	1.74	80			
Other debt securities	10.89	3.01	89	13.06	2.94	89	4.01	2.79	72	3.79	2.57	72			
Mutual funds and equity securities	0.92	0.35	82	0.75	0.40	73	0.80	0.42	76	0.01	0.51	26			
Debt securities 1 year or less	0.34	10.55	4	0.10	11.86	0	0.25	11.91	5	0.66	11.79	7			
Debt securities 1 to 5 years	1.28	17.03	10	1.34	17.94	11	2.59	19.18	17	1.32	18.80	12			
Debt securities over 5 years.....	97.46	69.86	93	97.81	66.02	97	96.32	64.73	95	97.98	64.73	97			
Pledged securities	15.44	35.67	25	16.01	30.57	32	35.94	33.30	55	71.97	34.58	92			
Structured notes, fair value.....	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42			
Percent Change from Prior Like Quarter															
Short-term investments	365.91	183.32	80	12.03	26.69	50	5.30	6.77	53	7.60	19.19	54			
Investment securities.....	16.69	23.62	43	6.66	11.75	53	6.34	9.42	58	-0.44	8.45	27			
Core deposits	21.11	26.88	34	8.88	11.23	54	1.48	7.29	28	8.85	12.19	51			
Noncore funding	2.38	-12.18	68	-21.50	6.59	12	22.51	10.67	73	-12.36	5.59	36			

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016									
Loan commitments (reported semiannually, June/Dec)	8,651,055	6,689,519	6,306,583	6,205,029										
Commit: Secured commercial real estate loans	1,787,963	1,168,624	1,188,972	1,093,045										
Commit: Unsecured real estate loans	0	0	0	0										
Credit card lines (reported semiannually, June/Dec)	0	0	0	0										
Securities underwriting	0	0	0	0										
Standby letters of credit	298,750	303,020	309,352	326,973										
Commercial and similar letters of credit	56,229	50,432	48,682	41,801										
Securities lent	0	0	0	0										
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0										
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0										
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0										
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0										
Derivative Contracts														
Interest rate futures and forward contracts	292,262	255,000	85,102	104,664										
Written options contracts (interest rate)	702,651	164,968	111,346	138,426										
Purchased options contracts (interest rate)	316,593	22,925	8,000	716,634										
Interest rate swaps	7,734,828	6,535,812	5,126,380	3,349,730										
Futures and forward foreign exchange	14,865	24,661	31,622	24,774										
Written options contracts (foreign exchange)	0	0	0	0										
Purchased options contracts (foreign exchange)	0	0	0	0										
Foreign exchange rate swaps	0	0	0	0										
Commodity and other futures and forward contracts	0	0	0	0										
Written options contracts (commodity and other)	0	0	0	0										
Purchased options contracts (commodity and other)	0	0	0	0										
Commodity and other swaps	0	0	0	0										
Percent of Total Assets														
Loan commitments (reported semiannually, June/Dec)	33.43	22.01	84	30.60	23.52	75	30.55	24.05	73	31.10	24.03	76		
Standby letters of credit	1.15	0.71	79	1.39	0.84	81	1.50	0.92	80	1.64	0.96	81		
Commercial and similar letters of credit	0.22	0.02	95	0.23	0.02	96	0.24	0.02	95	0.21	0.03	94		
Securities lent	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39		
Credit derivatives - notional amount (holding company as guarantor)	0	0.35	26	0	0.42	27	0	0.52	27	0	0.30	27		
Credit derivatives - notional amount (holding company as beneficiary)	0	0.30	27	0	0.52	27	0	0.75	29	0	0.55	28		
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.25	34	0	0.30	33	0	0.52	32	0	0.19	34		
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.30	33	0	0.45	34	0	0.69	34	0	0.59	34		
Derivative contracts	35.02	48.62	67	32.03	68.47	60	25.98	65.81	58	21.72	75.35	55		
Interest rate contracts	34.96	34.36	71	31.92	47.31	63	25.83	43.84	62	21.60	53.66	55		
Interest rate futures and forward contracts	1.13	6.21	59	1.17	10.67	63	0.41	11.40	53	0.52	13.82	53		
Written options contracts (interest rate)	2.72	2.18	74	0.75	2.47	60	0.54	2.16	52	0.69	2.60	55		
Purchased options contracts (interest rate)	1.22	1.46	74	0.10	2.65	50	0.04	2.32	52	3.59	2.37	79		
Interest rate swaps	29.89	20.83	79	29.90	28.86	74	24.84	26.74	74	16.79	25.60	61		
Foreign exchange contracts	0.06	6.01	57	0.11	10.12	55	0.15	10.92	53	0.12	9.40	48		
Futures and forward foreign exchange contracts	0.06	3.47	58	0.11	5.23	57	0.15	5.22	56	0.12	4.53	52		
Written options contracts (foreign exchange)	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37		
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37		
Foreign exchange rate swaps	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37		
Equity, commodity, and other derivative contracts	0	1.86	32	0	3.32	31	0	4.08	31	0	3.81	28		
Commodity and other futures and forward contracts	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39		
Written options contracts (commodity and other)	0	0.52	36	0	0.98	35	0	1.48	34	0	1.21	33		
Purchased options contracts (commodity and other)	0	0.37	36	0	0.94	34	0	1.29	34	0	1.12	32		
Commodity and other swaps	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35		
Percent of Average Loans and Leases														
Loan commitments (reported semiannually, June/Dec)	47.16	42.82	73	40.78	45.53	63	39.78	44.93	62	40.65	46.60	57		

Derivative Instruments

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Notional Amount					
Derivative contracts	9,061,199	7,003,366	5,362,450	4,334,228	
Interest rate contracts	9,046,334	6,978,705	5,330,828	4,309,454	
Foreign exchange contracts	14,865	24,661	31,622	24,774	
Equity, commodity, and other contracts	0	0	0	0	
Derivatives Position					
Futures and forwards	307,127	279,661	116,724	129,438	
Written options	702,651	164,968	111,346	138,426	
Exchange-traded	0	0	0	0	
Over-the-counter	702,651	164,968	111,346	138,426	
Purchased options	316,593	22,925	8,000	716,634	
Exchange-traded	0	0	0	0	
Over-the-counter	316,593	22,925	8,000	716,634	
Swaps	7,734,828	6,535,812	5,126,380	3,349,730	
Held for trading	8,368,014	6,581,662	5,142,380	4,066,364	
Interest rate contracts	8,368,014	6,581,662	5,142,380	4,066,364	
Foreign exchange contracts	0	0	0	0	
Equity, commodity, and other contracts	0	0	0	0	
Non-traded	693,185	421,704	220,070	267,864	
Interest rate contracts	678,320	397,043	188,448	243,090	
Foreign exchange contracts	14,865	24,661	31,622	24,774	
Equity, commodity, and other contracts	0	0	0	0	
Derivative contracts (excluding futures and FX 14 days or less)	8,356,898	6,836,908	5,250,728	4,195,802	
One year or less	2,319,800	1,786,397	947,214	543,995	
Over 1 year to 5 years	1,467,836	952,456	679,724	521,517	
Over 5 years	4,569,262	4,098,055	3,623,790	3,130,290	
Gross negative fair value (absolute value)	179,415	77,791	48,566	39,388	
Gross positive fair value	351,045	146,776	62,944	44,999	
Held for trading	342,688	145,361	61,401	43,446	
Non-traded	8,357	1,415	1,543	1,553	
Current credit exposure on risk-based capital derivative contracts	332,802	144,731	50,897	26,443	
Credit losses on derivative contracts	0	0	0	0	
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	
90+ days past due	0	0	0	0	

Derivatives Analysis

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Percent of Notional Amount															
Interest rate contracts	99.84	94.10	53	99.65	93.44	51	99.41	92.91	56	99.43	92.20	58			
Foreign exchange contracts	0.16	3.49	52	0.35	3.20	54	0.59	3.39	52	0.57	3.53	50			
Equity, commodity, and other contracts	0	1.17	32	0	1.64	31	0	1.93	30	0	1.94	28			
Futures and forwards	3.39	14.05	33	3.99	13.49	41	2.18	12.78	34	2.99	13.23	35			
Written options	7.75	8.18	60	2.36	5.91	44	2.08	6.60	39	3.19	6.68	49			
Exchange-traded	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38			
Over-the-counter	7.75	7.73	62	2.36	5.10	46	2.08	5.49	44	3.19	5.27	51			
Purchased options	3.49	3.42	67	0.33	4.42	44	0.15	4.19	44	16.53	4.73	87			
Exchange-traded	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36			
Over-the-counter	3.49	2.86	69	0.33	3.35	47	0.15	3.20	49	16.53	3.32	91			
Swaps	85.36	68.76	58	93.32	69.75	72	95.60	70.34	75	77.29	68.94	47			
Held for trading	92.35	43.53	77	93.98	44.16	77	95.90	46.31	82	93.82	46.32	77			
Interest rate contracts	92.35	36.62	89	93.98	37.24	89	95.90	38.40	94	93.82	37.84	92			
Foreign exchange contracts	0	1.60	32	0	1.60	30	0	1.85	29	0	2.10	26			
Equity, commodity, and other contracts	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35			
Non-traded	7.65	56.47	22	6.02	55.84	22	4.10	53.69	17	6.18	53.68	22			
Interest rate contracts	7.49	53.82	22	5.67	52.22	22	3.51	50.60	20	5.61	51.23	24			
Foreign exchange contracts	0.16	0.46	75	0.35	0.34	77	0.59	0.57	79	0.57	0.60	75			
Equity, commodity, and other contracts	0	0.10	37	0	0.13	38	0	0.16	38	0	0.21	36			
Derivative contracts (excluding futures and forex 14 days or less)	92.23	91.48	34	97.62	93.86	50	97.92	94.47	54	96.81	95.63	50			
One year or less	25.60	32.05	53	25.51	32.17	55	17.66	32.51	45	12.55	31.96	37			
Over 1 year to 5 years	16.20	27.06	35	13.60	30.45	29	12.68	31.16	23	12.03	31.85	23			
Over 5 years	50.43	29.56	74	58.52	28.09	82	67.58	28.71	87	72.22	29.43	87			
Gross negative fair value (absolute value)	1.98	1.55	67	1.11	0.83	68	0.91	0.72	65	0.91	0.69	71			
Gross positive fair value	3.87	2.23	86	2.10	1.19	85	1.17	0.85	78	1.04	0.71	79			
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.09	0.07	78	0.04	0.06	75	0.03	0.06	70	0.02	0.06	61			
Gross positive fair value (X)	0.17	0.09	85	0.08	0.07	81	0.04	0.06	73	0.03	0.06	68			
Held for trading (X)	0.17	0.07	88	0.08	0.06	85	0.03	0.05	77	0.03	0.05	72			
Non-traded (X)	0	0.02	37	0	0.01	30	0	0.01	26	0	0.01	37			
Current credit exposure (X)	0.16	0.06	85	0.08	0.05	81	0.03	0.04	75	0.02	0.04	60			
Credit losses on derivative contracts	0	0	43	0	0	45	0	0	47	0	0	48			
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	46	0	0	47	0	0	47	0	0	46			
90+ days past due	0	0	47	0	0	48	0	0	48	0	0	47			
Other Ratios															
Current credit exposure / Risk-weighted assets	1.69	0.85	82	0.78	0.73	78	0.29	0.53	72	0.16	0.53	59			

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	163,621	160,537	169,910	168,679	
Gross losses	30,558	53,187	66,076	33,290	
Write-downs, transfers to loans held-for-sale	0	0	0	0	
Recoveries	21,020	17,162	12,495	14,744	
Net losses	9,538	36,025	53,581	18,546	
Provision for loan and lease losses	77,760	32,825	46,907	23,305	
Adjustments	45,724	6,285	-2,699	-3,528	
Ending balance	277,567	163,622	160,537	169,910	
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Provision for loan and lease losses / Average assets															
0.32	0.51	26	0.15	0.15	64	0.23	0.14	80	0.12	0.16	45				
0.42	0.82	23	0.20	0.24	53	0.30	0.24	73	0.15	0.28	36				
815.27	487.86	82	91.12	130.58	17	87.54	134.68	25	125.66	143.18	61				
Allowance for loan and lease losses / Total loans and leases not held for sale															
1.47	1.58	46	0.97	0.83	68	0.99	0.90	66	1.08	0.98	63				
1.46	1.55	48	0.97	0.81	69	0.99	0.89	66	1.07	0.96	63				
29.10	11.58	87	4.54	8.03	48	3	7.54	27	9.16	8.39	70				
202.31	299.17	40	130.80	218.72	37	124.02	214.03	32	135.43	178.03	42				
188.66	244.34	42	115.92	151.73	44	114.93	160.51	43	126.08	136.22	52				
Gross loan and lease losses / Average loans and leases															
0.17	0.34	36	0.32	0.28	68	0.42	0.30	78	0.22	0.33	44				
0.11	0.07	78	0.10	0.08	73	0.08	0.09	49	0.10	0.09	58				
0.05	0.27	16	0.22	0.21	61	0.34	0.22	80	0.12	0.24	39				
0	0	44	0	0	40	0	0	39	0	0	37				
39.52	33.98	68	25.97	36.22	40	37.53	41.30	58	43.46	33.49	72				
29.36	22.91	72	8.24	24.40	34	5.22	21.75	21	13.90	19.67	59				
Recoveries / Average loans and leases															
-0.07	0.04	1	-0.03	0.01	8	0.02	0.02	61	0.04	0.02	69				
-0.07	0.01	4	0.03	0.01	75	0.06	0.01	84	0.03	0.03	53				
-0.30	0.01	6	0.05	0.02	66	0.14	0.03	83	0.09	0.09	58				
-0.01	0	34	0.02	0	75	0.02	0.01	68	0	0.02	28				
-0.08	0.07	1	-0.08	0.01	3	0	0.01	35	0.05	0.01	79				
-0.71	0	0	-0.43	-0.01	2	-0.12	-0.03	12	0.24	-0.02	97				
-0.72	0	0	-0.41	0	0	-0.08	-0.01	4	-0.04	0	9				
0.01	0	72	-0.02	-0.01	23	-0.05	-0.02	22	0.27	-0.01	97				
0	0	58	0.01	0	84	-0.01	0	22	-0.01	-0.01	24				
0.01	0.11	31	-0.03	0.02	7	0.01	0.02	56	0.03	0.03	59				
0.01	0.02	59	-0.02	0.01	4	0.01	0.01	64	0.03	0.01	79				
0	0.08	35	-0.01	0.01	11	0	0.01	61	0	0.01	26				
0.02	0.02	78	0	0.01	76	0.04	0	82	0.01	0.01	77				
Real estate loans secured by farmland															
0.26	0.47	40	1.24	0.37	93	2.04	0.31	96	0.46	0.39	69				
0.65	1.13	44	0.73	1.17	41	0.71	1.16	47	0.68	1.25	39				
0	2.92	9	0	3.11	7	-800	2.92	1	0	2.92	6				
2.32	0.19	93	0.23	0.08	82	0.65	0.15	85	-0.08	0.18	5				
0	0	67	0.35	0.15	80	0.01	0.14	45	0.06	0.15	47				
0.17	0.15	67	0.35	0.15	80	0.01	0.14	45	0.06	0.15	47				

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2020	12/31/2019		12/31/2018		12/31/2017		12/31/2016						
30+ Days Past Due and Nonaccrual Assets														
30–89 days past due loans and leases	80,058		75,797		68,693		61,509							
90+ days past due loans and leases	9,929		16,055		11,106		10,010							
Nonaccrual loans and leases	137,198		125,098		128,572		124,749							
Total past due and nonaccrual loans and leases	227,185		216,950		208,371		196,268							
Restructured 30–89 days past due	1,234		4,288		4,977		3,989							
Restructured 90+ days past due	628		1,777		937		1,123							
Restructured nonaccrual	35,755		20,825		28,659		29,051							
Total restructured loans and leases	37,617		26,890		34,573		34,163							
30–89 days past due loans held for sale	0		0		0		0							
90+ days past due loans held for sale	0		0		0		0							
Nonaccrual loans held for sale	0		0		0		0							
Total past due and nonaccrual loans held for sale	0		0		0		0							
Restructured loans and leases in compliance	66,570		49,084		55,691		61,266							
Other real estate owned	4,178		6,831		10,518		9,823							
Other Assets														
30–89 days past due	0		0		0		0							
90+ days past due	0		0		0		0							
Nonaccrual	0		0		875		707							
Total other assets past due and nonaccrual	0		0		875		707							
Percent of Loans and Leases														
30–89 days past due loans and leases	0.42	0.39	65	0.45	0.43	63	0.42	0.44	55	0.39	0.47	46		
90+ days past due loans and leases	0.05	0.12	52	0.10	0.15	61	0.07	0.17	52	0.06	0.20	48		
Nonaccrual loans and leases	0.72	0.66	61	0.74	0.51	76	0.79	0.54	78	0.79	0.63	69		
90+ days past due and nonaccrual loans and leases	0.77	0.85	51	0.84	0.71	64	0.86	0.75	68	0.85	0.88	56		
30–89 days past due restructured	0.01	0.01	57	0.03	0.01	76	0.03	0.02	78	0.03	0.02	74		
90+ days past due restructured	0	0.01	74	0.01	0.01	84	0.01	0.01	76	0.01	0.01	79		
Nonaccrual restructured	0.19	0.13	72	0.12	0.14	57	0.18	0.16	59	0.18	0.20	46		
30–89 days past due loans held for sale	0	0	38	0	0	38	0	0	37	0	0	37		
90+ days past due loans held for sale	0	0	41	0	0	42	0	0	43	0	0	42		
Nonaccrual loans held for sale	0	0.01	38	0	0	40	0	0	38	0	0	37		
Percent of Loans and Leases and Other Assets														
30+ Days Past Due and Nonaccrual														
30–89 days past due assets	0.42	0.40	65	0.45	0.43	63	0.42	0.44	55	0.39	0.47	46		
90+ days past due assets	0.05	0.12	52	0.10	0.15	59	0.07	0.18	52	0.06	0.20	48		
Nonaccrual assets	0.72	0.67	61	0.74	0.53	75	0.80	0.57	76	0.79	0.64	70		
30+ days past due and nonaccrual assets	1.20	1.29	57	1.28	1.19	61	1.29	1.26	61	1.25	1.39	56		
Percent of Total Assets														
90+ days past due and nonaccrual assets	0.57	0.52	64	0.65	0.44	79	0.68	0.48	78	0.68	0.54	74		
90+ days past due and nonaccrual assets + other real estate owned	0.58	0.55	61	0.68	0.48	78	0.73	0.52	77	0.73	0.59	71		
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:														
Total assets	0.81	0.60	74	0.86	0.53	81	0.97	0.60	84	1.01	0.72	77		
Allowance for loan and lease losses	75.59	66.66	70	114.34	115.41	58	125.01	118.28	59	118.27	129.01	50		
Equity capital + allowance for loan and lease losses	7.25	4.97	79	7.47	4.28	84	8.33	4.79	85	8.37	5.78	76		
Tier 1 capital + allowance for loan and lease losses	8.95	6.05	77	9.54	5.65	85	10.42	6.16	85	10.54	7.35	77		
Loans and leases + other real estate owned	1.10	0.97	64	1.11	0.85	71	1.24	0.96	73	1.27	1.15	63		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
			BHC	Peer # 1	Pct	BHC	Peer #	Pct									
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.49	0.39	67	0.52	0.38	73	0.49	0.42	68	0.42	0.44	54			
	90+ days past due		0.07	0.16	62	0.12	0.16	70	0.08	0.22	57	0.08	0.26	59			
	Nonaccrual.....		0.75	0.76	60	0.61	0.46	69	0.58	0.57	61	0.78	0.69	66			
Commercial and industrial	30–89 days past due		0.27	0.23	69	0.12	0.31	27	0.27	0.30	54	0.34	0.32	62			
	90+ days past due		0.01	0.03	57	0.04	0.05	61	0.05	0.05	66	0.02	0.05	58			
	Nonaccrual.....		0.45	0.75	36	0.98	0.83	63	1.06	0.76	71	1.23	0.93	66			
Individuals	30–89 days past due		0.73	0.83	48	1.07	0.83	64	0.86	0.84	46	1.23	0.97	67			
	90+ days past due		0.09	0.14	57	0.10	0.17	58	0.09	0.16	57	0.09	0.19	53			
	Nonaccrual.....		0.07	0.28	37	0	0.17	11	0	0.23	8	0	0.24	8			
Depository institution loans	30–89 days past due		0	0	46	0	0	47	0	0	47	0	0	46			
	90+ days past due		0	0	46	0	0	49	0	0	47	0	0.05	44			
	Nonaccrual.....		0	0	47	0	0	48	0	0	48	0	0	47			
Agricultural	30–89 days past due		0.34	0.17	76	0.29	0.24	68	0.05	0.17	60	0.30	0.17	72			
	90+ days past due		0	0	44	0.07	0	93	0	0	43	0.02	0	87			
	Nonaccrual.....		1.43	0.49	84	5.66	0.67	93	5.09	0.75	92	3.21	0.96	86			
Foreign governments	30–89 days past due			0			0.07			0.01			0				
	90+ days past due			0			0			0			0				
	Nonaccrual.....			0.09			0.03			0.06			0.06				
Other loans and leases	30–89 days past due		0.12	0.18	60	0.28	0.20	68	0.11	0.17	55	0.06	0.20	51			
	90+ days past due		0.01	0.01	77	0.01	0.01	77	0.02	0.01	82	0	0.02	60			
	Nonaccrual.....		1.35	0.15	95	1.13	0.13	96	1.65	0.14	98	0	0.10	39			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
		BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Memoranda																
1–4 family	30–89 days past due	0.82	0.65	74	1.08	0.67	80	1.01	0.71	77	0.85	0.74	63			
	90+ days past due	0.16	0.33	71	0.21	0.31	74	0.18	0.46	64	0.20	0.49	61			
	Nonaccrual	0.80	0.89	56	0.61	0.73	49	0.61	0.86	46	0.75	0.97	49			
Revolving	30–89 days past due	0.60	0.48	64	0.92	0.45	89	0.70	0.50	72	0.77	0.61	73			
	90+ days past due	0.22	0.03	92	0.19	0.05	89	0.20	0.05	87	0.14	0.07	81			
	Nonaccrual	0.81	1.13	59	0.54	1	44	0.52	1.17	41	0.62	1.17	49			
Closed-end	30–89 days past due	0.88	0.65	75	1.14	0.70	80	1.17	0.75	80	0.89	0.79	63			
	90+ days past due	0.14	0.38	68	0.21	0.35	71	0.18	0.53	62	0.23	0.57	64			
	Nonaccrual	0.80	0.87	56	0.63	0.70	52	0.66	0.84	46	0.83	0.96	53			
Junior lien	30–89 days past due	0.01	0.02	40	0.01	0.02	43	0.02	0.03	53	0.05	0.03	75			
	90+ days past due	0	0	79	0.02	0	92	0.02	0	86	0.01	0	74			
	Nonaccrual	0.03	0.04	43	0.03	0.04	43	0.04	0.06	54	0.06	0.07	59			
Commercial real estate	30–89 days past due	0.32	0.26	68	0.19	0.18	65	0.21	0.17	63	0.20	0.18	60			
	90+ days past due	0.02	0.02	68	0.06	0.03	73	0.01	0.03	49	0.02	0.04	57			
	Nonaccrual	0.65	0.62	56	0.49	0.23	82	0.52	0.28	81	0.65	0.34	83			
Construction and development	30–89 days past due	0.23	0.28	60	0.28	0.28	66	0.32	0.21	69	0.16	0.23	54			
	90+ days past due	0.02	0.01	83	0.08	0.02	87	0	0.02	62	0	0.03	26			
	Nonaccrual	0.20	0.41	56	0.53	0.20	87	1.27	0.19	93	1.88	0.24	95			
1–4 family	30–89 days past due	0.09	0.03	81	0.15	0.06	82	0.32	0.06	91	0.09	0.07	71			
	90+ days past due	0.02	0	89	0.07	0	94	0	0	43	0	0	40			
	Nonaccrual	0.05	0.03	77	0.26	0.02	95	1.05	0.02	98	1.52	0.03	99			
Other	30–89 days past due	0.14	0.22	63	0.13	0.20	62	0.01	0.13	33	0.08	0.13	56			
	90+ days past due	0	0	40	0.01	0.01	77	0	0.02	66	0	0.02	29			
	Nonaccrual	0.15	0.35	60	0.26	0.17	81	0.22	0.15	74	0.35	0.18	80			
Multifamily	30–89 days past due	0.07	0.09	62	0.21	0.08	85	0.38	0.10	86	0.08	0.07	70			
	90+ days past due	0	0	45	0	0	41	0.09	0.01	92	0	0.01	36			
	Nonaccrual	0.09	0.11	60	0.03	0.05	57	0.05	0.08	57	0.48	0.10	93			
Nonfarm non-residential	30–89 days past due	0.36	0.23	73	0.18	0.14	66	0.18	0.17	57	0.22	0.17	60			
	90+ days past due	0.02	0.02	71	0.06	0.03	78	0	0.03	21	0.02	0.04	62			
	Nonaccrual	0.79	0.80	56	0.53	0.28	79	0.45	0.30	71	0.46	0.38	60			
Owner Occupied	30–89 days past due	0.32	0.07	95	0.15	0.07	85	0.12	0.09	64	0.19	0.07	88			
	90+ days past due	0.02	0	84	0.06	0.01	85	0	0.01	25	0.01	0.02	70			
	Nonaccrual	0.59	0.27	87	0.37	0.16	82	0.29	0.17	75	0.29	0.21	66			
Other	30–89 days past due	0.04	0.14	48	0.03	0.07	38	0.06	0.07	64	0.03	0.09	34			
	90+ days past due	0	0.01	68	0	0.01	30	0	0.01	31	0.01	0.02	62			
	Nonaccrual	0.20	0.44	40	0.16	0.10	72	0.16	0.13	68	0.17	0.14	64			
Farmland	30–89 days past due	0	0.11	61	0.21	0.23	63	0.14	0.25	62	0.10	0.27	53			
	90+ days past due	0.01	0	92	0.16	0.01	92	0.17	0.01	92	0	0.06	38			
	Nonaccrual	1.44	1.13	71	1.78	0.84	75	0.92	1.23	63	2.18	1.07	77			
Credit card	30–89 days past due	0	0.95	7	0	1.19	6	0	1.22	6	0	1.08	5			
	90+ days past due	0	0.63	13	0	0.78	12	100	0.73	98	0	0.75	9			
	Nonaccrual	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35			

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,238,078	1,262,922	1,360,604	1,441,212											
Retained earnings	1,181,643	1,079,390	946,032	821,619											
Accumulated other comprehensive income (AOCI)	65,091	-137	-59,063	-32,974											
Common equity tier 1 minority interest	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	2,484,812	2,342,175	2,247,573	2,229,857											
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	544,959	545,322	541,785	525,766											
Accumulated other comprehensive income-related adjustments	65,091	-134	-59,059	-32,969											
Other deductions from common equity tier 1 capital	0	0	0	0											
Subtotal:	1,874,762	1,796,987	1,764,847	1,737,060											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0											
Common equity tier 1 capital	1,874,762	1,796,987	1,764,847	1,737,060											
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	192,878	0	0	0											
Non-qualifying capital instruments	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0											
Additional tier 1 capital before deductions	192,878	0	0	0											
Less: Additional tier 1 capital deductions	0	0	0	0											
Additional tier 1 capital	192,878	0	0	0											
Tier 1 Capital	2,067,640	1,796,987	1,764,847	1,737,060											
Tier 2 Capital															
Tier 2 capital instruments and related surplus	541,000	216,000	266,000	266,000											
Non-qualifying capital instruments	0	0	0	0											
Total capital minority interest not included in tier 1 capital	0	0	0	0											
Allowance for loan and lease losses in tier 2 capital	229,161	166,210	169,410	176,084											
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				3											
Tier 2 capital before deductions	770,161	382,210	435,410	442,087											
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0											
Tier 2 capital	770,161	382,210	435,410	442,087											
Exited advanced approach tier 2 capital															
Total capital	2,837,801	2,179,197	2,200,257	2,179,147											
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	25,781,681	21,794,513	20,119,746	19,987,043											
Less: Deductions from common equity tier 1 capital	544,959	526,345	541,785	525,766											
Less: Other deductions	0	0	0	0											
Total assets for leverage ratio	25,236,722	21,268,168	19,577,961	19,461,277											
Total risk-weighted assets	19,648,456	18,517,809	17,261,317	16,732,004											
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Common equity tier 1 capital, column A	9.54	12.35	5	9.70	12.11	14	10.22	12.09	22	10.38	12.16	23			
Common equity tier 1 capital, column B	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45			
Tier 1 capital, column A	10.52	13.08	7	9.70	12.78	3	10.22	12.85	8	10.38	12.95	11			
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45			
Total capital, column A	14.44	15.23	44	11.77	14.36	5	12.75	14.45	24	13.02	14.63	27			
Total capital, column B	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45			
Tier 1 leverage	8.19	9.13	20	8.45	9.76	15	9.01	9.71	28	8.93	9.53	33			
Supplementary leverage ratio, advanced approaches HCs		8.72			7.41			7.31			6.58				

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		220			205			176			159					7.32	-77.48
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		220			205			176			159					7.32	-77.48
Reinsurance recoverables (L/H)		0			0			0			0						
Separate account assets (L/H)																	
Total insurance underwriting equity		-60			-93			92			-108						
Total property and casualty equity		0			0			0			0						
Total life and health equity		-60			-93			92			-108						
Total insurance underwriting net income		17			33			16			19					-48.48	
Total property and casualty		0			0			0			0						
Total life and health		17			33			16			19					-48.48	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0						
Unearned premiums (P/C)		0			0			0			0						
Policyholder benefit and contractholder funds (L/H)		0			0			0			0						
Separate account liabilities (L/H)		0			0			0			0						
Insurance activities revenue		192			265			183			333					-27.55	-68.42
Other insurance activities income		58			7			14			146					728.57	-74.45
Insurance and reinsurance underwriting income		134			258			169			187					-48.06	-64.83
Premiums		58			258			169			187					-77.52	-84.78
Credit related insurance underwriting		0			0			0			0						
Other insurance underwriting		58			258			169			187					-77.52	-84.78
Insurance benefits, losses, expenses		0			214			145			156					-100.00	-100.00
Net assets of insurance underwriting subsidiaries		0			0												
Life insurance assets		255,491			229,143			124,465			123,511					11.50	125.19
Analysis Ratios																	
	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016				
	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #									
Insurance underwriting assets / Consolidated assets		0	79		0	0.01	76		0.01	74		0.01	71				
Insurance underwriting assets (P/C) / Total insurance underwriting assets		0	53.67	17	0	51.47	18	0	56.12	15	0	52.23	16				
Insurance underwriting assets (L/H) / Total insurance underwriting assets		100	46.33	82	100	48.53	81	100	43.88	84	100	47.77	83				
Separate account assets (L/H) / Total life assets		0	11.24	43	0	7.26	42	0	8.53	44	0	2.52	45				
Insurance activities revenue / Adjusted operating income		0.02	0.41	38	0.03	0.47	40	0.02	0.47	37	0.04	0.55	39				
Premium income / Insurance activities revenue		30.21	2.84	91	97.36	7.32	94	92.35	4.86	95	56.16	4.64	93				
Credit related premium income / Total premium income		0	38.23	29	0	34.91	29	0	44.54	25	0	43.04	25				
Other premium income / Total premium income		100	61.77	70	100	65.09	70	100	55.46	75	100	56.96	74				
Insurance underwriting net income / Consolidated net income		0.01	0.03	84	0.01	0.08	80	0.01	0.08	78	0.01	0.04	79				
Insurance net income (P/C) / Equity (P/C)			15.59			19.86				15.64			5.74				
Insurance net income (L/H) / Equity (L/H)			3.62			5.13			17.39	1.99	77		-2.99				
Insurance benefits, losses, expenses / Insurance premiums		0	447.82	9	82.95	233.61	48	85.80	160.49	50	83.42	127.33	48				
Reinsurance recovery (P/C) / Total assets (P/C)			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)		0	0	50	0	0.15	45	0	2.31	47	0	0	47				
Net assets of insurance underwriting subsidiaries / Consolidated assets		0	0	44	0	0	42	0	0	42	0	0	41				
Life insurance assets / Tier 1 capital + allowance for loan and lease losses		10.89	11.03	46	11.69	11.51	49	6.46	10.22	34	6.48	9.84	36				
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)			0			0											
Net assets of broker-dealer subsidiaries / Consolidated assets		0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32				

Foreign Activities

Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Foreign Activities					
Total foreign loans and leases	99,445	68,900	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	99,445	68,900	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	99,445	68,900	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0			
Non-interest-bearing deposits.....	0	0			

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer #	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.87	31	0	1.25	31		1.17			1.08				
Cost: Interest-bearing deposits.....		0.42			1.19			0.97			0.51				
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		5.18			27.03			27.29			67.99				
Commercial and industrial loans		0.64			0.29			1.53			2.12				
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....	44.33	-2.40	90		22.48			7.24			21.19				
Total selected assets.....	44.33	2.04	88		12.40			3.24			21.86				
Deposits		3.46			10.36			5			-0.77				

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Retained credit exposure.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0			
Seller's interest carried as securities and loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Commercial and industrial loans		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0			
1–4 family residential loans		0	0	0	0			
Home equity lines		0	0	0	0			
Credit card receivables.....		0	0	0	0			
Auto loans.....		0	0	0	0			
Commercial and Industrial loans		0	0	0	0			
All other loans and leases.....		0	0	0	0			
Asset-backed commercial paper conduits.....		0	0	0	0			
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0			
Liquidity commitments provided to conduit structures		0	0	0	0			
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	31.43	33.93	19.59	7.18	
Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commcial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	
Home equity lines.....	0	0	0	0	
Credit card receivables.....	0	0	0	0	
Auto loans	0	0	0	0	
Commercial and industrial loans	0	0	0	0	
All other loans and leases.....	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	Percent Change	
		12/31/2020	12/31/2019	12/31/2018	12/31/2017	12/31/2016	1-Year	5-Year
Operating Income								
Income from bank subsidiaries	50,012	388,823	332,050	236,362			-87.14	-79.50
Dividends	50,000	197,000	144,000	65,000			-74.62	-51.46
Interest	12	18	17	13			-33.33	-7.69
Management and service fees	0	191,805	188,033	171,349			-100.00	-100.00
Other income	0	0	0	0				
Income from nonbank subsidiaries	111,049	12,076	6,063	1,570			819.58	892.39
Dividends	111,015	12,023	6,022	1,517			823.36	894.22
Interest	0	0	0	0				
Management and service fees	34	53	41	53			-35.85	41.67
Other income	0	0	0	0				
Income from subsidiary holding companies	0	0						
Dividends	0	0						
Interest	0	0						
Management and service fees	0	0						
Other income	0	0						
Total income from subsidiaries	161,061	400,899	338,113	237,932			-59.83	-36.89
Securities gains (losses)	0	0	0	0				
Other operating income	87	218	55	56			-60.09	180.65
Total operating income	161,148	401,117	338,168	237,988			-59.83	-36.86
Operating Expenses								
Personnel expenses	8,030	152,551	145,481	133,834			-94.74	-92.71
Interest expense	28,024	17,497	17,301	18,135			60.16	29.89
Other expenses	12,628	48,929	47,554	48,012			-74.19	-71.76
Provision for loan and lease losses	0	0	0	0				
Total operating expenses	48,682	218,977	210,336	199,981			-77.77	-72.41
Income (loss) before taxes	112,466	182,140	127,832	38,007			-38.25	42.75
Applicable income taxes (credit)	-9,679	-5,798	-7,100	-5,448				
Extraordinary items				0				
Income before undistributed income of subsidiaries	122,145	187,938	134,932	43,455			-35.01	34.79
Equity in undistributed income of subsidiaries	55,895	38,400	73,461	128,298			45.56	-5.08
Bank subsidiaries	162,020	44,893	74,615	111,208			260.90	166.13
Nonbank subsidiaries	-106,125	-6,493	-1,154	17,090				
Subsidiary holding companies	0	0	0	0				
Net income (loss)	178,040	226,338	208,393	171,753			-21.34	19.09
Memoranda								
Bank net income	212,020	241,893	218,615	176,208			-12.35	29.37
Nonbank net income	4,890	5,530	4,868	18,607			-11.57	-46.67
Subsidiary holding companies' net income	0	0	0	0				

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2020		12/31/2019		12/31/2018		12/31/2017		12/31/2016		Percent Change	
			% of Total Assets		1-Year	5-Year							
Assets													
Investment in bank subsidiaries		3,045,584	88.25	2,571,273	83.48	2,468,939	83.21	2,414,919			18.45	36.07	
Common and preferred stock		3,045,572	88.25	2,555,508	82.97	2,451,744	82.63	2,399,161			19.18	36.76	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		12	0	15,765	0.51	17,195	0.58	15,758			-99.92	-99.89	
Investment in nonbank subsidiaries		366,386	10.62	481,345	15.63	460,028	15.50	465,356			-23.88	-14.14	
Common and preferred stock		312,960	9.07	419,085	13.61	425,578	14.34	427,234			-25.32	-23.42	
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0				-100.00	
Other receivables		53,426	1.55	62,260	2.02	34,450	1.16	38,122			-14.19	196.12	
Investment in subsidiary holding companies		0	0	0	0	0	0	0					
Common and preferred stock		0	0	0	0	0	0	0					
Excess cost over fair value		0	0	0	0	0	0	0					
Loans, advances, notes, and bonds		0	0	0	0	0	0	0					
Other receivables		0	0	0	0	0	0	0					
Assets Excluding Investment in Subsidiaries													
Net loans and leases		0	0	0	0	0	0	0					
Securities		0	0	0	0	0	0	0					
Securities purchased (reverse repos)		0	0	0	0	0	0	0					
Cash and due from affiliated depository institution		10,062	0.29	10,841	0.35	30,941	1.04	22,857			-7.19		
Cash and due from unrelated depository institution		0	0	0	0	0	0	0					
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0					
Intangible assets		0	0	0	0	0	0	0					
Other assets		28,941	0.84	16,646	0.54	7,072	0.24	5,463			73.86	653.48	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0					
Total assets		3,450,973	100.00	3,080,105	100.00	2,966,980	100.00	2,908,595			12.04	29.31	
Liabilities and Capital													
Deposits		4	0	3	0	18	0	37			33.33		
Securities sold (repos)		0	0	0	0	0	0	0					
Commercial paper		0	0	0	0	0	0	0					
Other borrowings 1 year or less		0	0	0	0	0	0	0					
Borrowings with maturity over 1 year		124,557	3.61	124,193	4.03	123,619	4.17	123,548			0.29		
Subordinated notes and debentures		618,729	17.93	247,066	8.02	246,798	8.32	246,057			150.43	79.34	
Other liabilities		74,350	2.15	73,388	2.38	84,656	2.85	85,819			1.31	-3.76	
Balance due to subsidiaries and related institutions		16,505	0.48	293,280	9.52	264,316	8.91	223,277			-94.37	-91.93	
Total liabilities		834,145	24.17	737,930	23.96	719,407	24.25	678,738			13.04	33.06	
Equity Capital		2,616,828	75.83	2,342,175	76.04	2,247,573	75.75	2,229,857			11.73	28.16	
Perpetual preferred stock (income surplus)		192,878	5.59	0	0	0	0	0					
Common stock		557,917	16.17	556,110	18.05	554,377	18.68	552,232			0.32	1.97	
Common surplus		1,508,117	43.70	1,499,681	48.69	1,489,703	50.21	1,478,389			0.56	3.96	
Retained earnings		1,120,781	32.48	1,079,390	35.04	946,032	31.89	821,619			3.83	74.69	
Accumulated other comprehensive income		65,091	1.89	-137	0	-59,063	-1.99	-32,974					
Other equity capital components		-827,956	-23.99	-792,869	-25.74	-683,476	-23.04	-589,409					
Total liabilities and equity capital		3,450,973	100.00	3,080,105	100.00	2,966,980	100.00	2,908,595			12.04	29.31	
Memoranda													
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0			-100.00		
Loans and advances from nonbank subsidiaries		16,505	0.48	293,280	9.52	264,316	8.91	223,277			-94.37	-91.93	
Notes payable to subsidiaries that issued TPS		16,000	0.46	16,000	0.52	16,000	0.54	16,000			0.00	0.00	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0					
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0					
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0					

Parent Company Analysis—Part 1

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Profitability															
Net income / Average equity capital	7.45	7.29	48	9.81	9.68	51	9.24	10.40	35	7.83	7.61	54			
Bank net income / Average equity investment in banks	7.42	7.45	46	9.67	10.51	48	9.01	11.19	29	7.52	8.74	44			
Nonbank net income / Average equity investment in nonbanks	1.21	9.75	27	1.30	7.89	25	1.14	7.10	30	4.41	4.73	49			
Subsidiary HCs net income / Average equity investment in sub HCs		7.01			8.55			8.78			6.82				
Bank net income / Parent net income	119.09	88.16	93	106.87	82.22	73	104.91	82.56	66	102.59	80.64	53			
Nonbank net income / Parent net income	2.75	3.59	65	2.44	5.93	66	2.34	3.78	69	10.83	7.76	81			
Subsidiary holding companies' net income / Parent net income		68.34			74			72.48			82.97				
Leverage															
Total liabilities / Equity capital	31.88	20.06	79	31.51	20.43	74	32.01	20.88	74	30.44	19.94	74			
Total debt / Equity capital	28.40	14.41	80	15.85	14.31	69	16.48	14.69	69	16.58	13.95	67			
Total debt + notes payable to subs that issued TPS / Equity capital	29.02	16.67	79	16.53	16.36	67	17.19	17.10	67	17.29	16.10	70			
Total debt + Loans guaranteed for affiliate / Equity capital	28.40	14.68	80	15.85	14.56	69	16.48	15.14	69	16.58	14.35	66			
Total debt / Equity capital – excess over fair value	28.40	14.52	80	15.85	14.51	69	16.48	14.81	69	16.58	14.10	67			
Long-term debt / Equity capital	28.40	13.56	80	15.85	13.04	69	16.48	13.37	72	16.58	12.69	70			
Short-term debt / Equity capital	0	0.77	38	0	1.02	36	0	1.14	37	0	1.07	36			
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	40	0	0.14	39	0	0.27	40			
Excess cost over fair value / Equity capital	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	38			
Long-term debt / Consolidated long-term debt	57.36	34.67	73	43.68	28.44	64	42.08	28.63	67	51.85	26.93	75			
Double Leverage															
Equity investment in subs / Equity capital	128.34	102.81	96	127	103.22	96	128.02	103.10	96	126.75	102.10	96			
Total investment in subs / Equity capital	130.39	110.16	86	130.33	111.07	84	130.32	112.48	84	129.17	111.30	85			
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	4.17	0.47	94	2.79	0.36	95	3.02	0.35	94	3.47	0.52	92			
Equity investment in subs – equity cap / Net income-div (X)	8.71	1.82	96	4.74	1.22	92	5.37	1.22	93	6.66	2.64	88			
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	120.71	136.59	47	130.44	177.68	35	114.55	162.34	31	86.26	141.81	19			
Cash from ops + noncash items + op expense / Op expense + dividend	-267.18	147.24	0	127.30	190.27	29	132.21	174.91	31	93.59	148.20	20			
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.51	134.08	32	93.54	116.34	20	102.69	103.19	57	103.76	92.33	56			
Pretax operating income + interest expense / Interest expense	501.32	2,016.32	30	1,140.98	1,968.54	43	838.87	2,898.75	40	309.58	1,909.25	27			
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	494.37	1,539.23	29	647.84	1,632.83	31	486.77	1,369.37	30	209.05	1,547.94	18			
Dividends + interest from subsidiaries / Interest expense + dividends	133.23	150.43	50	189.22	210.80	51	138.44	188.90	37	66.29	172.51	10			
Fees + other income from subsidiaries / Salary + other expenses	0.16	13.95	61	95.22	16.52	93	97.43	16.08	96	94.26	16.39	95			
Net income / Current part of long-term debt + preferred dividends (X)	83.39	35.64	87		57.11			33.93			24.63				
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.85	24	0	2.64	28	0	2.61	28	0	3.24	24			
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.10			0.04			0.24			0.10				
Nonaccrual		1.03			0.54			6.54			7.38				
Total		1.13			0.58			6.78			7.48				
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49			
To nonbank subsidiaries	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45			
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49			
Total	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45			
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	3.62	2.66	82	3.69	5.62	76	3.81	5.50	77	3.45	5.68	76			
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	50	0	0	50			
Combined foreign nonbank subsidiary assets	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35			

Parent Company Analysis—Part 2

	12/31/2020			12/31/2019			12/31/2018			12/31/2017			12/31/2016		
	BHC	Peer # 1	Pct	BHC	Peer #	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	76.01	81.10	56	49.47	57.84	51	67.50	57.26	65	189.24	68.72	92			
Dividends declared / Net income	52.15	42.29	65	41.08	33.08	65	43.71	27.33	81	47.88	31.29	77			
Net income – dividends / Average equity.....	3.56	4.14	40	5.78	6.46	43	5.20	7.33	23	4.08	5.03	37			
Percent of Dividends Paid															
Dividends from bank subsidiaries	53.85	132.17	23	211.87	178.13	58	158.10	157.73	51	79.04	130.71	28			
Dividends from nonbank subsidiaries	119.57	3.41	97	12.93	7.53	81	6.61	7.13	75	1.84	12.57	63			
Dividends from subsidiary holding companies.....	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42			
Dividends from all subsidiaries	173.43	174.85	60	224.80	260.40	52	164.71	215.26	39	80.89	196.35	13			
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	23.58	60.28	17	81.44	66.55	65	65.87	60.71	62	36.89	59	29			
Interest income from bank subsidiaries.....	0.01	0.36	46	0.01	0.54	44	0.01	0.52	42	0.01	0.76	39			
Management and service fees from bank subsidiaries	0	1.47	37	79.29	1.55	99	86.01	1.88	98	97.24	2.98	96			
Other income from bank subsidiaries.....	0	0	46	0	0	46	0	0	47	0	0.01	47			
Operating income from bank subsidiaries	23.59	62.88	16	160.74	69.36	96	151.89	63.43	97	134.14	62.82	92			
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	2,270.25	56.39	98	217.41	82.95	87	123.71	51.40	87	8.15	102.35	39			
Interest income from nonbank subsidiaries.....	0	7.38	32	0	20.25	26	0	18.56	24	0	8.11	24			
Management and service fees from nonbank subsidiaries	0.70	0.86	82	0.96	1.92	81	0.84	2.96	81	0.28	0.85	76			
Other income from nonbank subsidiaries.....	0	0.16	46	0	1.06	43	0	0.15	48	0	0.81	43			
Operating income from nonbank subsidiaries	2,270.94	79.84	96	218.37	150.41	75	124.55	99.33	70	8.44	165.35	24			
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		43.51			61.23			48.56			59.89				
Interest income from subsidiary holding companies		8.40			6.54			3.95			2.71				
Management and service fees from subsidiary holding companies.....		0.44			0.36			0.43			0.56				
Other income from subsidiary holding companies.....		0.01			0.29			0.01			0				
Operating income from subsidiary holding companies.....		55.20			76.49			61.19			64.33				
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	31.03	69.76	21	49.11	67.32	25	42.58	65.18	27	27.31	59.17	29			
Interest income from bank subsidiaries.....	0.01	0.63	43	0	0.80	37	0.01	0.92	38	0.01	0.94	39			
Management and service fees from bank subsidiaries	0	1.87	37	47.82	1.81	98	55.60	2.01	99	72	2.17	99			
Other income from bank subsidiaries.....	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44			
Operating income from bank subsidiaries	31.03	82.20	18	96.94	78.80	45	98.19	74.20	52	99.32	69.23	77			
Dividends from nonbank subsidiaries	68.89	1.95	98	3	2.65	76	1.78	2.57	72	0.64	2.65	64			
Interest income from nonbank subsidiaries.....	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27			
Management and service fees from nonbank subsidiaries	0.02	0.02	87	0.01	0.06	85	0.01	0.03	85	0.02	0.07	84			
Other income from nonbank subsidiaries.....	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42			
Operating income from nonbank subsidiaries	68.91	4.70	94	3.01	7.29	68	1.79	7.64	63	0.66	9.99	48			
Dividends from subsidiary holding companies.....	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42			
Interest income from subsidiary holding companies	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45			
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49			
Other income from subsidiary holding companies.....	0	0	49	0	0	48	0	0	49	0	0	49			
Operating income from subsidiary holding companies.....	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40			
Loans and advances from subsidiaries / Short term debt.....		135.13			83.37			87.87			83.68				
Loans and advances from subsidiaries / Total debt	2.22	27.08	32	79	28.33	81	71.36	26.53	80	60.41	39.18	76			